

PUBLIC WORKS
INSURANCE REQUIREMENTS FOR PERMITS
 (EXCLUDING CAPITAL IMPROVEMENT PROJECTS)

Prior to starting any improvements within the City right-of-way, the contractor or applicant shall submit a Certificate of Insurance to the City verifying coverage in accordance with the matrix below. The Certificate of Insurance submitted shall be maintained during the term of the Encroachment Permit. In addition, the contractor or applicant shall name the City of San Carlos as additionally insured as follows:

“The City of San Carlos, its Council Members, and all officers, employees, and agents of each of them”

Inclusion of, “The City of San Carlos, its Council Members, and all officers, employees, and agents of each of them,” as insured shall not in any way affect its rights either as respects any claim, demand, suite or judgment made, brought or recovered against Contractor. The policy shall protect each of them in the same manner as though a separate policy had been issued to each, but nothing in the policy shall operate to increase the Company’s liability as set forth in its policy beyond the amount or amounts shown or to which the company would have been liable if only one interest had been named as an insured.

Contractor’s policy is primary over any insurance carried by the City and that the policy will not be cancelled or reduced without thirty (30) days prior notice in writing being given to the City.

Construction	Minimum General Liability	Minimum Auto Liability	Workers’ Compensation	Other
Encroachment permitted work for underground infrastructure. <i>Examples:</i> ➤ Lower sewer lateral work ➤ Utility work ➤ Street excavations	\$2 million per occurrence & general aggregate limit of twice required occurrence <i>*Additional insured status needed*</i>	\$1 million per occurrence & general aggregate limit of twice required occurrence	\$1 million per accident for bodily injury or disease	
Encroachment permitted work for aboveground infrastructure. <i>Examples:</i> ➤ Sidewalk, curb, gutter & driveway approach work ➤ Retaining wall/fence in City right-of-way ➤ Misc. roadway work <1’ in depth	\$1 million per occurrence & general aggregate limit of twice required occurrence <i>*Additional insured status needed*</i>	\$1 million per occurrence & general aggregate limit of twice required occurrence	\$1 million per accident for bodily injury or disease	Environmental endorsement required if project involves environmental hazards
Non-Construction	Minimum General Liability	Minimum Auto Liability	Workers’ Compensation	Other
Permitted obstacles within the City right-of-way. <i>Examples:</i> ➤ Debris box/ materials in street ➤ Traffic control ONLY ➤ Transportation permits	\$1 million per occurrence & general aggregate limit of twice required occurrence <i>*Additional insured status needed*</i>	\$1 million per occurrence & general aggregate limit of twice required occurrence	\$1 million per accident for bodily injury or disease	Environmental endorsement required if transporting hazardous materials